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# Calgary metro

Your essential daily news | THURSDAY, MARCH 30, 2017

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Peter Ewenson, general manager of Wine-Ohs, at the popular downtown music venue on Wednesday. The stage and wine bar has scheduled its final performances for this weekend.  
JENNIFER FRIESEN/FOR METRO

## CLOSING TIME

Calgary lifts its glass as Wine-Ohs is set to make its last call **metroNEWS**

## Kenney called out for gay-straight alliance comment

### POLITICS

**Tory says parents should know if kids join GSA clubs**

**Autumn Fox**  
For Metro | Calgary

Political leaders and LGBTQ advocates in Alberta are condemning Jason Kenney's recent comments on gay-straight alliances (GSA), with some wondering when Wildrose leader Brian Jean will join the fray.

Dr. Kristopher Wells, faculty director at the Institute for Sexual Minority Studies and Services, said he's "heartened" by the response to Kenney's "outrageous comments," but challenges Jean to clarify where he stands on the issue.

"If you're not willing to break that silence, sometimes that speaks more loudly than your actual words," said Wells.

He says Kenney's beliefs are out-

dated and he "hasn't been involved in Alberta politics or Alberta education in many years, and he doesn't have a sense of how this province has changed."

During a meeting with Postmedia editors on Tuesday, Kenney said he believes parents "have a right to know what's going on with their kids in schools unless the parents are abusive, in which case there are protocols to deal with bad parents."

Izzy Parkinson, a 12th grade student from Airdrie who joined a GSA earlier this year, said there are a variety of reasons why a GSA is beneficial, emphasizing the need for a safe space and a supportive community where LGBTQ teens can meet others like themselves.

"The GSA is there to feel safe, and alerting a parent that they're part of that, it defeats the purpose of having that space," said Parkinson.

In an explosive Facebook post, education minister David Eggen said Kenney's views on GSAs "would destroy the good work that has been done," and that Kenney is "effectively outing himself... as an extremist."



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## Parents 'outraged' by photo use

ONLINE

### **Shot of mother and son being used by site to 'fear monger'**

**Lucie Edwarsdon**  
Metro | Calgary

A Calgary couple is upset that a touching photo of the first moments their premature son was held by his mother has been used by a Canadian website to "fear monger."

Jessica Collinson gave birth to Hugo prematurely in 2015 and wasn't able to hold him until nearly 60 hours after the birth.

Mike Burritt, Collinson's partner and Hugo's dad, said the photo used by BabyGaga.com was actually a screenshot of a video Burritt submitted to Facebook group Love What Matters in 2015 that shows Collinson "basically falling in love with our son" the first time she was able to hold him in the NICU.

Burritt said since 2015 they have had the video under copyright with a media company and are usually informed of its use.

Further, he said it's not the fact that the video, or images from the video, are out in the public sphere, but that BabyGaga.

com used them "totally out of context."

BabyGaga.com used an image from Burritt's video as the main photo for their article "15 Signs Mom-To-Be Might Go Into Preterm Labour."

"When I first saw it I was pretty outraged," he said. "After it went viral I knew it was out there—it was legitimately everywhere, and that doesn't bother us."

Burritt says it's the message of the article that upsets him.

"We wanted to use it to be inspiring and to show people what's possible and not use it as a scare tactic for pregnant women out there telling them they could have their baby early, and it doesn't appear to have any science backing it up," he said.

David Felicissimo who works for BabyGaga.com's parent company Valnet Inc., said they own some "very well known major online editorial brands" and have licenses with various partners including AP Images, USA Today Images, Shutterstock and Barcroft.

"I assure you we have stringent copyright policies in place," he said, adding that the video is visible on other "various news stories."

He said there are also "other issues at play" including "fair use" which he explained is an exception to copyright law where work can be used without authoriza-



tion for news reporting, criticism and education.

Burritt said he also reached out to BabyGaga.com but hasn't heard back from them.

On Facebook, the terms of use state that by posting photos and videos on Facebook you essentially give up rights to them until the content is deleted by all users who have posted it.

"You specifically give us permission, subject to your privacy and application settings: you grant us a non-exclusive, transferable, sub-licensable, royalty free, worldwide license to use any IP content that you post on or in connection with Facebook."

**BabyGaga**

March 20 at 9:51am · 88

It's time,



15 Signs Mom-To-Be Might Go Into Preterm Labor

**Top:** Jessica Collinson, Hugo and Mike Burritt present day. Burritt says Hugo is happy and healthy and that they'd like his story to be used to inspire, not scare others.

CONTRIBUTED

**Bottom:** Uploaded by Babygaga.com, the image is of Jessica Collinson and son Hugo who was born premature in 2015. SCREENSHOT

**Lisa Lampanelli**  
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## COMPUTER GLITCH Would-be students elated, let down

First there's the rush. Then excitement, as students eagerly refresh emails to see if they've been accepted to a program at one of Alberta's post-secondary.

But in Calgary, SAIT had some explaining to do, after an email was mistakenly sent to an unsuspecting audience.

On Tuesday, the city polytechnic school sent out emails to a wider net than expected, inviting newly accepted students to join a Facebook group so they could start networking — the only problem? The list of recipients hadn't been formally accepted into their programs.

"First and foremost we sincerely apologize for this error, and we're sorry for any confusion it may have caused," said SAIT spokesman Chris Gerritsen. "A computer error sent emails to a wider group of contacts than was intended."

The technical error was immediately noticed, and an apology sent out within the hour.

Brian's wife was on that list, and for an hour, they both were taken by surprise. He's asked Metro not to use their last name, as she's still waiting to hear back about a program for which she's applied.

"Waiting for that and watching your inbox and seeing this one message, followed by a retraction shortly thereafter was kind of an emotional rollercoaster," Brian said. "It's a bit of a kick in the pants; you have a lot riding on these decisions and applications, and then to find out one thing and immediately be pulled another way is really disheartening."

It's not clear how many people received the email.

"We're working toward looking at both the process and technical aspects of the system and implementing steps to ensure it doesn't happen again," Gerritsen said.

No personal information was shared or compromised as part of the error. HELEN PIKE/METRO



The City of Calgary is ahead of most jurisdictions when it comes to low-income transit, according to Coun. Brian Pincott. METRO FILE

# Sliding-scale fares coming to transit

## ACCESSIBILITY

### Low-income riders could qualify for \$5 monthly pass

**Helen Pike**  
Metro | Calgary

Taking transit is changing for low-income users — and for some, it's just going to take some change.

Calgary is launching its long-awaited sliding scale for low-income transit users. Instead of charging one flat fee, the city is implementing a new program that looks at user's income to determine how much they need to pay for a monthly pass.

With the new banded system almost half (48 per cent) of the low-income transit riders now qualify to pay just \$5.05 a month. The city estimates 42 per cent will qualify for the mid-range band at \$35.35 and the

rest in the last band — for those qualified for low-income, but earning closer to the threshold, will pay \$50.55 which is half the regular monthly adult pass.

"It's really an exciting shift," said Katie Black, director of Calgary Neighbourhoods. "It's inspiring, and humbling to think we can play a part in making people's lives better."

The change is being funded by a provincial government injection of \$4.5 million in annual funding toward low-income transit in Calgary for three years.

Black said the actual cost of the program isn't known yet. Their fare bands were built based on the assumption that 45,000 people who already use the city program would continue using it.

"It may be that we're going to see greater uptake, or it may be that we're just going to see that the people who were already using a low income transit pass are able to keep a bit more money in their pockets," Black said.

But there's more possibilities

for ridership with the sliding scale.

In the past, the low-income transit program had a flat fee for users set at a price approximately \$45, which for some was still too much money.

"It gives access to transit for some of our most vulnerable populations who need it the most," said Coun. Brian Pincott. "Even the low-income transit pass at half price was still financially out of reach."

There's no change in the application process; those already signed up through the city's fair entry system can grab passes. Pincott said the goal is to expand the program beyond the current cutoff to help more people.

**48%**

Per cent of low-income Calgary Transit users would be eligible for \$5 monthly pass under the new program.

## HEALTH

# Association seeks to block unlicensed dental work

**Elizabeth Cameron**  
For Metro | Calgary

The Alberta Dental Association and College (ADAC) is seeking a court injunction against a Calgary woman caught practising dentistry without a license, in case she decides to pick up the pliers again.

Yesterday, AHS said Natalia

Prohkin had been performing dental services out of her Somerset home without adequate sterilization procedures — putting her clients at risk for blood-borne diseases such as HIV.

"There is some potential a person might continue to practise, so we are applying at this time for an injunction," said Dr. Randall Croutze, CEO for the ADAC.

"If she did continue to prac-

tise as a dentist, she could be found in contempt of court."

Prohkin's husband told AHS she has a dental degree from a Russian university.

"But we don't have any confirmation of that," said Croutze.

He said there are many legitimate home-dental practices licensed under the ADAC.

"We don't sit back and say it has to be out of a house or a commercial space, we take

**She could be found in contempt of court.**

Dr. Randall Crouse regarding Natalia Prohkin

a look at if they're meeting all the regulations we require," Croutze said.

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## HEALTH

# Radon prevalent in city, U of C study finds



**Elizabeth  
Cameron**  
For Metro | Calgary

No neighbourhood in Calgary is safe from radon.

The radioactive gas is responsible for 3,300 lung cancer deaths in Canada each year, according to a new study from the University of Calgary's Cumming School of Medicine.

Researchers tested 2,300 Calgary area homes and found

one-in-eight have "dangerously high" levels of radon — a natural, colourless and odourless gas which permeates through soil towards low pressure areas, such as basements.

As homes are heated, a suction effect draws the gas in through the foundation.

According to study lead Aaron Goodarzi, radon exposure is the leading cause of lung cancer in non-smokers in Canada.

"If you're that person, it's extraordinarily shocking and

angering," said Goodarzi, who is associate professor of the school and Canada Research Chair for genome damage and instability disease.

The homes his team tested with excessive radon levels underwent remediation, and in all cases, returned to non-hazardous levels.

"That was the good news from the study — mitigation was really effective," said PhD student and study author Fintan Stanley.

In Alberta, if a renter determines their suite has high radon levels, the landlord is legally obligated to mitigate that house.

"Even if they're not in control of the property, so to speak, they are covered under Alberta law to keep them safe," said Goodarzi.

A Health-Canada certified radon testing professional can test radon levels in a home for about \$60.

"The first step is to get your home tested and know your exposure," said Stanley.



**Jen Magnus**, right, says correspondence between her lawyer **Rachel West**, left, and CPS' in-house legal counsel indicated they didn't believe there was a culture of bullying and harassment within the force. ELIZABETH CAMERON/FOR METRO

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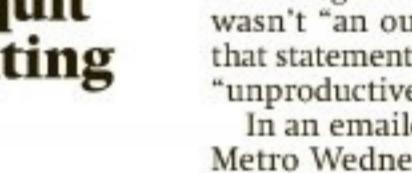
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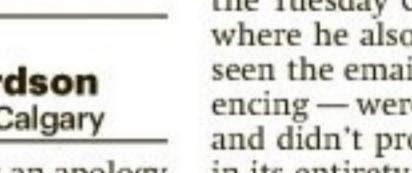
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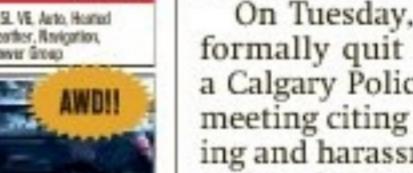
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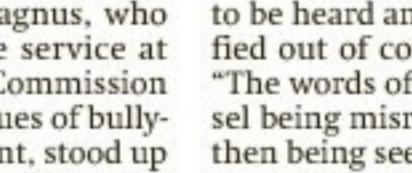
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# Ex-officer wants chief to apologize

## POLICE

**Magnus quit service citing issues of bullying**

**Lucie Edwardson**  
Metro | Calgary

Jen Magnus wants an apology from Calgary's chief of police.

On Tuesday, Magnus, who formally quit the service at a Calgary Police Commission meeting citing issues of bullying and harassment, stood up and read out a question at the public meeting.

Magnus asked the commission and the service why they were spending so much time and money fixing an issue their legal counsel denied existed in correspondence with Magnus' lawyer, Rachel West.

The email, viewed firsthand by Metro, stated: "...the service disagrees that there is a culture of bullying and harassment at the service that prevents Const. Magnus from returning to work. Nonetheless we respect Const. Magnus' right to resign."

Following the CPC meeting, Chief Roger Chaffin said there wasn't "an ounce of truth to that statement" and said it was "unproductive."

In an emailed statement to Metro Wednesday, the Chief said Magnus's comments at the Tuesday CPC meeting — where he also said he hadn't seen the email she was referencing — were out of context and didn't provide the email in its entirety.

"Everyone involved deserves to be heard and not to be vilified out of context," he said. "The words of our legal counsel being misrepresented and then being seen as our lack of commitment to addressing respectful workplace concerns, is insulting. It is insulting to the work that our legal counsel and all employees are committed to."

Magnus said this doesn't fly with her.

"That's not an apology, that's an excuse," she said.

"The chief should be looking at this as an opportunity to engage me in conversations and ask me what I can do to help them fix this problem, and he hasn't done that once," she said.

To see the Chief's full response visit [metronews.ca/calgary](http://metronews.ca/calgary)



**That's not an apology, that's an excuse.**

Jen Magnus

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# Please raise a glass and say farewell to Wine-Ohs

## ENTERTAINMENT

**Special music venue ran into money issues, will be missed**

**Aaron Chatha**  
Metro | Calgary

After nearly five years of lighting up the downtown live music scene, Wine-Ohs is closing down.

This weekend will be the final set of shows played at the stage and wine bar. The closure is due to a set of unfortunate circumstances, according to owner Alanna Martineau — there were budget concerns over an expensive, but city-required, kitchen renovation, and a window was missed to renew the lease.

It all came to a head within the last week, and now Sunday will be their final night.

When Martineau first opened the space, it already had decades of history as The Beatnik.

"I had this idea of a casual wine bar, a place you know and love for music, only with better wine," she said. "That was the vision for me, and it's been a pretty magical place with some of the stuff that's happened these last five years."

Martineau mentioned a number of highlights, like the time a band was playing a Tom



**Peter Ewenson, general manager of Wine-Ohs, at the popular downtown music venue, on Wednesday.** JENNIFER FRIESSEN/METRO

Cochrane song — and Cochrane happened to be in the audience, so he jumped on stage and joined the band. Or how a month after moving into the space, Corb Lund's band showed up and took over the stage.

Or when Ian Tyson was playing the venue, and commented on how the venue's been around for a while. "I said, 'Yeah, it's been a jazz club for 15 years and apparently upstairs was a café in the 60s —

someone told me Joni Mitchell played there,'" she recalled. "He was like, 'Yeah, we did.' That was cool."

But for Martineau, it's the relationships with the local artists, the ones she's become

**I had this idea of a casual wine bar, a place you know and love for music. That was the vision for me, and it's been a pretty magical place these last five years.**

Alanna Martineau

friends with, that have made Wine-Ohs such a special venue.

"The outpouring of support from people it meant something to, and people who got their start there, it's been really great to here that," she said.

Tom Phillips has played the happy hour at Wine-Ohs every Friday for three years. He said it was one of the few places downtown that let musicians play original music.

"I felt I really had an audience down there. People who worked downtown would come after work — it was a nice, happening room," he said. "It will leave a hole in live music."

The final weekend will cap off years of stories with performances by Phillips, The Shiverettes album release party, Slim Hawley and an afternoon jam.

Check out [www.wine-ohs.com](http://www.wine-ohs.com) for more information.

## TV Show shot in Calgary to air soon

Calgary produced supernatural western Wynonna Earp just found a new home on the Space channel for its second season.

Based on the comic book series, the show has the titular character, a descendant of Wyatt Earp, taking out demons in her hometown.

It's filmed in and around the Calgary area — shooting on season 2 started in December and is still in production. Space picked up the show and will air all of season 1, starting on April 15 at 10 p.m. ET — just after the season 10 premier of Doctor Who.

## April 15

**The date season 1 of Wynonna Earp will begin airing on the Space channel.**

"We're thrilled," said Jordy Randall, executive producer, in a statement. "Canadians across the country are now going to be able to see why this show has struck such a chord with audiences around the world."

Similar to other acclaimed series, like Fargo and Heartland, Wynonna Earp has made use of Calgary and Alberta's network of talent. Jacobson, with Jo-Dee Thomson and Linda Nelson, have actually been nominated for Alberta's Film and Television Awards, for their work in the episode Diggin Up Bones.

Season 2 will run on Space this summer. AARON CHATHA/METRO

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Thursday, March 30 - Saturday, April 1, 2017

#### March 30

© 6pm – Lincoln Park Room in Mount Royal University  
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Keynote Address by Cesar Jaramillo & Panel Discussion

#### March 31

Conference: "Human Security Worldwide  
– The Calgary Model"

Session 1: "Using Our Imagination to Transform the Culture of Calgary"  
© 8am – Parkdale United Church  
(2919 8 Ave NW)  
"The Fractals of Violence, An Overview: Its Origins and Prevention"  
by Stella Constance

#### Session 2: "Food and Water Security"

© 2pm – Folk Tree Lodge in Bragg Creek  
(Excursion Session)  
"Water Security Issues"  
by Diana Dauheimer

#### April 01

Session 3: © 8am – Parkdale United Church  
(2919 8 Ave NW)  
"Nuclear Disarmament and Human Security"  
Discussion Groups with Cesar Jaramillo & Bev Delong

#### Session 4: © 1pm – Parkdale United Church

(2919 8 Ave NW)

"Human Rights Issues"

- First Nations Presentation

by Chantal & Cheryl Chagnon,

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# 'We can't afford to be hopeless'

Members of the South Sudanese diaspora in Canada watch the world's youngest country descend into abyss.



**Gilbert  
Ngabo**  
Metro | Toronto

There are times when Emmanuela Bringi switches into panic mode — like when phone lines are cut off and she's unable to reach her relatives in South Sudan.

"You're always fearing the worst," said Bringi, a South Sudanese-Canadian in London, Ont. She's especially concerned about her wheelchair-bound grandmother who has diabetes and lives on her own in a country ravaged by constant interethnic conflict and a famine crisis.

"She can't even get access to health care because there are no clinics," she said, adding that many others have died from lack of health care and food. "It has become so normal to hear people talk about losing a family member, as if death is something that's just supposed to happen. It's not."

The United Nations has already declared a full-blown famine in two counties in Unity State, and nearly two-thirds of the country's entire population is food insecure. The situation is a direct result of the long-standing conflict that has killed



A South Sudanese girl, Elizabeth Kegi, receives treatment at Al Shabbab Hospital in Juba, South Sudan.  
GETTY IMAGES

thousands and forced nearly four million people out of their homes, making them unable to work the fields or tend to cattle.

Even humanitarian intervention isn't spared. Just last weekend, six aid workers were killed in an ambush outside the capital city of Juba. Since 2013, at least 79 aid workers have lost their

lives in South Sudan, according to the UN.

As they watch the world's youngest country descend into abyss, members of the South Sudanese diaspora in Canada are running campaigns to contribute to relief efforts.

"Our morale is down but we can't afford to be hopeless," said

Joseph Kau, a student in Toronto struggling to send remittances to his two sisters and a brother in the country's south.

Toronto-based pop singer and model Amanie Aman, whose family came to Canada in the 1990s, believes the best solution to the famine lies in ending the

chronic circle of violence.

"They need to stop the fighting," she said of President Salva Kiir and his main archrival Riek Machar. "That's when they'll be able to allocate proper funds towards actually feeding the people and allowing help and aid to come in."

## HOW YOU CAN HELP

The South Sudanese diaspora across the country are leading efforts to collect funds and donate.

**South Sudanese community in the GTA** will hold a fundraising event on May 20, at Howard Johnson Hotel in Kitchener. [unicef.ca/stopthefamine](http://unicef.ca/stopthefamine)

**Action Against Hunger** runs emergency food and nutrition programs inside South Sudan, plus some

interventions on livelihoods and water and sanitation. To get involved or donate, visit [actioncontrefaim.ca/donate](http://actioncontrefaim.ca/donate)

**World Vision** is the biggest implementing partner of the World Food Program in East Africa. Private donations can be made at [worldvision.ca](http://worldvision.ca)

“

**They need to stop the fighting.**

Amanie Aman



## ABOUT THIS SERIES

Metro is chronicling the story through the lens of immigrants from the affected countries, with a focus on how people can get involved.

**Monday** Vicky Mochama on how Canada can step up its interventions.

**Tuesday** Focus on Somalia, and how this could be worse than 2011.

**Wednesday** Yemen, and the role of war in the ongoing famine.

**Thursday** The situation in South Sudan, the world's youngest country.

**Friday** Nigeria, with views from diaspora members and a local expat.

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## BY THE NUMBERS | SOUTH SUDAN

**\$298.8 million**

Total funds raised so far

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Funds required to avert a famine



**1 out of 2**

South Sudan has a population of 11.3 million. Of those, **5.8 million people are food insecure** and need humanitarian aid



**100,000**  
People already suffering from famine

SOURCE: UN OFFICE FOR THE COORDINATION OF HUMANITARIAN AFFAIRS

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## U.K. files for divorce

BREXIT

### It's Not EU, it's me: Britain leaving after 44 years

Britain filed for divorce from the European Union on Wednesday, with fond words and promises of friendship that could not disguise the historic nature of the schism - or the years of argument and hard-nosed bargaining ahead as the U.K. leaves the embrace of the bloc for an uncertain future as "global Britain."

Prime Minister Theresa May triggered the two-year divorce process in a six-page letter to EU Council President Donald Tusk, vowing that Britain will maintain a "deep and special partnership" with its neighbours in the bloc. In response, Tusk told Britain:

**52%**

Per cent of Britons that voted to leave the EU nine months ago.



Anti-Brexit demonstrators at Downing Street in London, on Wednesday after Britain invoked Article 50 to start the process of withdrawal from the EU. GETTY IMAGES

"We already miss you."

May's invocation of Article 50 of the EU's key treaty sets the clock ticking on two years of negotiations until Britain becomes the first major nation to leave the union — as Big Ben bongs midnight on March 29, 2019.

The U.K.'s departure could not come at a worse time for the EU, which has grown from six founding members six decades ago to

a vast, largely borderless span of 28 nations and half a billion people. Nationalist and populist parties are on the march across the continent in revolt against the bloc's mission of "ever-closer union."

"This is an historic moment from which there can be no turning back," May told lawmakers in the House of Commons, moments after her letter was hand-

delivered to Tusk in Brussels by Britain's ambassador to the EU, Tim Barrow. May said the two sides should "engage with one another constructively and respectfully."

"The European Union is a historically unique success story," German Chancellor Angela Merkel said in Berlin. "It remains one even after Britain's withdrawal."

THE ASSOCIATED PRESS

TERROR

### Remembering victims of the London attack

Police officers, Muslim youths and hundreds of others linked hands Wednesday on Westminster Bridge to honour the four people who died in an attack that started on the span a week earlier.

The bridge fell silent at 2:40 p.m. to mark the moment when Khalid Masood began mowing down pedestrians, killing three. Masood then fatally stabbed a policeman in a courtyard on the grounds of Parliament.

Police say Masood, a native Briton, was inspired by extrem-

ist ideology, but that there's no evidence he had direct links to Daesh or al-Qaida.

Schoolchildren clutching yellow roses held signs reading, "Islam says no to terror" and "Please don't kill innocent people."

The commemoration came as an inquest opened into the deaths of American tourist Kurt Cochran, 54, retired window cleaner Leslie Rhodes, 75, school administrator Aysha Frade, 44, and Palmer, 48.

THE ASSOCIATED PRESS

ITALY

### Women could get paid menstrual leave

The Italian parliament is considering a bill that, if approved, would require employers to grant women three days of paid leave every month, according to the Washington Post.

To qualify for menstrual leave, the Post said, women would need a certificate from a medical specialist. The bill says that between 60 and 90 per cent of women suffer from painful periods.

Critics worry it might deter companies from hiring women.

"The demand for female employees among companies might decrease, or women could be further penalized both in terms of salary and career advancement," said Daniela Piazzalunga, an economist at research institute Research Institute for the Evaluation of Public Policies.

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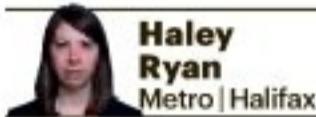
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COURT

## Another Halifax taxi driver faces charges



Haley  
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Metro | Halifax

The credibility and drinking habits of a young woman involved in a taxi sexual assault case were called into question Wednesday, although the Crown said any inconsistencies on "minute details" were understandable with hours of cross-examination, and the case is not about whether she was intoxicated.

Saher H. Hamdan appeared at Halifax provincial court for a day-long sexual assault trial, related to events from July 15, 2016. The court heard Hamdan picked up the young woman and drove her to a friend's house in Halifax, where the complainant said Hamdan told her the payment system was down and needed to be re-started, offered

her a cigarette, touched her leg a few times without her consent, reached between her legs to pull a latch and slide back her seat, she heard the door lock, and he asked if he could kiss her, before her friend tapped on the window and she left the car.

Hamdan turned himself into police after a press release went out on July 21 and voluntarily identified himself as the driver. He did not testify Wednesday.

Judge Michael Sherar said a written brief from the defence would be needed relating to the complainant's credibility and whether her sexual integrity was violated, with a possible Crown response, and pushed ahead the matter until a transcription of the complainant's testimony could be made.

The matter will return June 9 for the brief, and to likely set dates for Sherar's decision.



An aurora painted across the sky during a night excursion with Northern Tales Travel Services. TORSTAR NEWS SERVICE

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# Nature's light show

ASTRONOMY

## Better-than-normal chance to see aurora borealis now

Canadians may be treated to an unexpected light show this week, according to the Weather Network.

In a Twitter moment posted on Tuesday, the Weather Network said "all of Canada has a chance to see the Aurora Borealis."

"If you have clear skies over the next few nights, try to get outside and somewhere dark," the Twitter moment read.

People from across Canada, ranging from Strathmore, Alta., to Prince Albert, Sask., to Thun-

der Bay, Ont., posted photos on Twitter of the northern lights, which were visible Monday night.

And the aurora borealis could be visible as far south as the Great Lakes, according to the Weather Network.

The northern lights "appear as a result of activity on the sun's surface," according to Randy Attwood, executive director for The Royal Astronomical Society of Canada.

"It releases highly energetic particles through its solar winds which interact with our magnetic field and atmosphere," Rachel Ward-Maxwell, a researcher-programmer in astronomy and space sciences with the Ontario Science Centre said.

"If the sun is particularly active that can result in a spec-

“Why not take the opportunity to go out and look at the skies? It's a very rare event. Most people don't get the opportunity to see it. Rachel Ward-Maxwell

tacular light show for us."

This week's light show is because of a crack in the sun's atmosphere known as a coronal hole, according to Yvette Cendes, a PhD student in astronomy at the University of Toronto.

For the best chance of seeing the lights in the next few days, Torontonians should head north of the city, Ward-Maxwell said. At least half an hour should be set aside for ones eyes to adjust to the darkness, and "even if (the northern lights) are visible, they will likely be very faint."

This allows for more particles to "stream through than usual, triggering the northern lights."

"For the next few days, the hole is pointed towards Earth but as the sun rotates, it's going to be rotated somewhere else, not directly at us," Cendes said.

"The lights will likely look green in colour," Ward-Maxwell said.

"Why not take the opportunity to go out and look at the skies? It's a very rare event. Most people don't get the opportunity to see it," Ward-Maxwell said. TORSTAR NEWS SERVICE

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### CHANTAL HÉBERT ON THE TORIES' LEADERSHIP RACE



Now that deadline has passed for Conservative rivals to sign up new members for the May leadership vote, here are a handful of observations on the fluid state of play in the battle for Stephen Harper's succession:

1. There are still 14 names on the Conservative ballot, but a consensus is emerging that the must-watch list is down to five. That may be a generous number. The names on the list are Kevin O'Leary, Maxime Bernier, Kelly Leitch, Erin O'Toole and Andrew Scheer.

For different reasons and to varying degrees, the first three are polarizing figures whose signature policies divide the party and have moderate appeal, to put it mildly, within the caucus of 97 MPs.

O'Leary and Bernier are the presumed front-runners.

But they may not be the second or third choice of enough Conservatives to go the distance.

That is even more true of Leitch. You either like her Trump-style approach to immigration issues a lot or dislike it intensely. There is no middle ground.

O'Toole and Scheer are locked in a battle to be the fallback candidate. That battle has been picking up speed over the past few weeks.

2. Harper's succession could have turned into a battle-by-proxy between the two factions that resumed their cohabitation within a reunified Conservative party over his decade in power. The old divide between former Tories

### There is little doubt that the choice of a polarizing leader, one who is unloved by his caucus to boot, would shrink the Conservative tent to the Liberals' advantage.

and ex-Reformers could have resurfaced over the yearlong leadership campaign.

That is not happening.

Or, at least, it is not happening in a defining way.

None of the presumed front-runners has emerged as a stalking horse for one or other of the two factions. If

has had a kind word for the identity-driven immigration policies promoted by Leitch.

3. If it were up to the Conservative caucus, neither O'Leary, nor Bernier (nor Leitch) would succeed Harper. A majority of Quebec MPs have declined to back Bernier. Most of them oppose his bid



**OLD WOUNDS** The race to replace Stephen Harper has not brought back the divide between former Tories and supporters of the Reform Party, Chantal Hébert writes. (Clockwise from top left: Kellie Leitch, Kevin O'Leary, Maxime Bernier, Erin O'Toole).

THE CANADIAN PRESS, METROLAND NEWS SERVICE

anything, some of the leading figures on both sides of the Conservative schism of the recent past are looking beyond the front-runners for a possible successor to Harper.

From his new niche as Alberta's Tory leader, Jason Kenney used an editorial board meeting with Postmedia this week to warn Conservative members against O'Leary. He says the reality-TV star is unqualified to lead the federal party.

On Tuesday, former Progressive Conservative leader Peter MacKay showed up at a fundraising event for Ontario MP Erin O'Toole.

Neither Kenney nor MacKay

to end supply management in the dairy industry and his contention that the federal government should not have helped the auto industry at the time of the global economic crisis or, more recently, aerospace giant Bombardier.

In the battle for caucus endorsements, O'Toole and Scheer have the leading roles. Whether that will help either of them bridge the distance from second to the top tier is an open question. But, for many MPs, the choice at this juncture seems to hinge on which of those second-tier candidates has the best chance of coming up the middle.

4. As they watch part of the

Conservative establishment scramble to prevent O'Leary from parlaying his celebrity status into the leader's job, the Liberals and the NDP have no cause to be smug about their own selection process. They are not immune to an O'Leary-style stunt.

At least the Conservatives, by giving each riding equal weight in the leadership vote, have some safeguards in place to make it harder for a social media rock star to turn his or her following into a flood of supporters.

The New Democrats elect their leader through the universal suffrage of their members, without distinction of region or riding. It is not necessary to become a full-fledged party member to participate in a Liberal leadership vote. It is enough to be a sympathizer.

Under a straight one-member-one vote leadership formula, O'Leary, whose main asset in this campaign has been name recognition, might have a bigger lead on the competition than he does under the weighted Conservative process.

5. There is little doubt that the choice of a polarizing leader, one who is unloved by his caucus to boot, would shrink the Conservative tent to the Liberals' advantage.

Anyone who covered the near-explosion of the Canadian Alliance under Stockwell Day 15 years ago has firsthand knowledge of the perils of electing a leader who is not equipped to command or keep the respect of his or her caucus.

**Chantal Hébert** is a national affairs writer. Her column appears in Metro every Thursday.

### How to talk to a black woman at work in 12 easy steps



Vicky  
Mochama  
Metro

U.S. Congresswoman Maxine Waters was doing one of her "The president is a lying nepotist who is running a kleptocracy and he has got to go" speeches. Upon hearing this gospel, Fox News host Bill O'Reilly was struck dumb, because he then said a dumb thing: "I didn't hear a word she said. I was looking at the James Brown wig."

You're not going to disrespect a black woman without hearing about it, no sir. O'Reilly's comment inspired the #BlackWomenAtWork hashtag. Scrolling through, it was clear that so many bosses, colleagues and clients don't know how to talk to professional black women.

To help fix racism, I have put together a handy guide for them.

#### HOW TO TALK TO A BLACK WOMAN AT WORK

1. Ask about her hair.
2. Ask if the hair on her head belongs to her.
3. During work hours, ask if she washes her hair.

4. Use relatable and evocative language to describe to her the texture of her own hair. For example, "It feels like horsehair," and "It's like a rope."

5. Be sure to compliment her by saying – no, insisting – that she looks so different now that she's changed a tenth of her body that you didn't even recognize her! Say something like, "I see you almost every day but you are unrecogniz-

able now that you have done a new thing with the top of your head." She will be thrilled her efforts have been recognized.

6. Be culturally aware by speaking to her on issues that matter to her. For example, her hair and how it has changed recently.

7. Build bridges with your colleague by running your hands through her hair. It's the personal touch that matters.

8. Hire a second one. You can't mistake two distinctly different black women for each other if you only have one!

9. When you mistake her for the other black woman at work, she will be comforted to know that you "meant the other one."

10. Now that there are two of them, it may seem as if they are only interested in talking to you about hair. Get to know your black female colleagues more during informal conversations about Africa, basketball, Barack Obama and that time you saw someone who might have been Denzel Washington but wasn't.

11. Help them (Fatima and Gloria? Gladys and Phyllis? It's an F-sound and a G-sound...) with their careers! Point them to opportunities suited to their skills, like typing courses. More advanced opportunities like travelling for work should be saved for Robert Windingfield, the intern who could really use the experience.

12. When Flora and Galadriel (confirm with HR) complain you've promoted Robert while they have Master's degrees, disarm with charm by saying, "Hey, girl, heyyyy. Love your hair, my woes."



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## Hynes shares a bit of home

CANLIT

### Author's new novel is set in Newfoundland, a place he loves

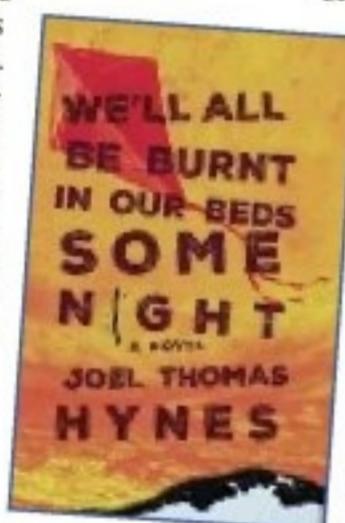
Sue Carter  
For Metro Canada

For a good chunk of the year, Joel Thomas Hynes lives in a flat in Toronto's Beaches neighbourhood. Here he is close to his teenage son, actor Percy Hynes White, and to his own acting work on film and television, for shows like *Eyewitness* and *Orphan Black*.

But come mid-May, the itch hits and the author heads for the road back home to Newfoundland. Except for last year, when he was already on the ferry, and got a call for a last-minute gig back in Ontario.

"When you come from Newfoundland, which has a small population, the industries are not huge so there's only so far you can go. You can't just be one thing in Newfoundland," says the multi-talented Hynes, who is also a filmmaker, musician and a playwright.

Right now, Hynes is taking a break in Dallas to chaperone Percy, who was cast in the new Marvel X-Men television series. But when he arrives back on the Rock, Hynes gets on his motorcycle and heads to his small house in the woods. "Newfoundlanders always have a tendency to go home. We



have a very fierce relationship with the island," he says. Hynes craves the solitude, which suits his needs as a writer. "I live a very, very simple quiet existence for a couple months, then I go back to the big city."

Since his first novel, 2004's *Down to the Dirt*, Hynes has gained an international reputation as a bad boy of Canadian literature, thanks to his tough, violent protagonists, all anti-heroes with a predilection for booze, drugs and destructive relationships. His new book, *We'll All Be Burnt in Our Beds Some Night*, remains in the milieu of his other novels, recognizable for its immersive colloquial language and darkly comic situations (an accidental hot tub enema is most memorable).

Here, Johnny Keough is awaiting trial for the assault of his girlfriend, Madonna, who he claims ran into a teapot he was holding while making "a run at him." When Madonna doesn't appear at court — turns out she was the victim of an unrelated fatal accident — a heartbroken Johnny takes off on a road trip to British Columbia to scatter her ashes on what he believes was her favourite beach (even if he doesn't exactly remember its name).

Although this novel marks the first time one of Hynes' protagonists has ventured off the island, Newfoundland is still the book's beating heart. Hynes observes a small, raw slice of a culture that won't appear in tourism ads or Broadway musicals, but one that is universal to hardscrabble small-town life. Hynes says this book was his toughest challenge to date and admits that in the past he's received pressure to



**Multi-talented artist Joel Thomas Hynes sets his novel in a place he loves: Newfoundland, he says of his new book, *We'll All Be Burnt in Our Beds Some Night*. CONTRIBUTED**

try a different style or setting to avoid a reputation as a "regional writer." But, despite the book's travelling narrator, he hasn't backed down.

"Why can't I have Newfoundland and set my writing in a place that I love?"

Hynes may not be done with

writing about home, but he does believe that Johnny may be the last of his badass characters.

"The story is not autobiographical, though elements certainly are, and I maintain it's emotionally true," he says. "I figure I'm not in it to make millions, I'm in it to communi-

cate what is true to me and a lot of themes and issues that have come up in my own life remain important to me on some level."

Sue Carter is the editor at Quill & Quire magazine.

### Gossip DIGEST

ADDICTION

#### Cocaine ruined my career, Odom says

Lamar Odom says he's "a walking miracle" after being found unconscious with cocaine in his system in a Nevada brothel in 2015.



Odom tells US Weekly he hid his cocaine use from ex-wife Khloe Kardashian for a while, but she found out about two years before their 2013 split. Odom blames cocaine for helping end his NBA career. He says "drugs killed my drive to want to train and be in shape."

NEW IMAGE

#### Rapper Nicki Minaj signs to strike a pose

The Wilhelmina talent and modeling agency has signed Nicki Minaj. "She is a style pioneer and an icon," Wilhelmina CEO Bill Wackermann said about the six-time American Music Award winner's influence on the fashion and beauty industry.



Minaj is known for bold and often risqué looks. She was filmed posing in a black-and-silver dress and jeweled headpiece on Westminster Bridge, reportedly for a new video promoting a track she collaborated on with Drake and Lil Wayne.

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# The ex facing Witherspoon's wrath

**BIG LITTLE LIES**

## **Canadian says being on set is like big leagues of TV**

to that level, I call it the NBA level, like the top level - everybody is very, very good at their job and very open about working with people. They want the thing to work and they're supportive and give it every reason to succeed."

Nova Scotia native James Tupper says being among the group of A-list stars on HBO's hit *Big Little Lies* is the best thing that's happened to his career.

And he credits a fellow Canadian - Quebec's Jean-Marc Vallee, who directs the show - with giving him the opportunity.

Tupper plays the easygoing ex-husband to Reese Witherspoon's acerbic character in the darkly comedic murder mystery, which creator-writer David E. Kelley based on Liane Moriarty's bestselling novel.

Other cast members on the

Other cast members on the limited series include Nicole Kidman, Shailene Woodley, Laura Dern, Zoe Kravitz, Alexander Skarsgård and Adam Scott.

"I'll always be a small-town boy from Dartmouth, Nova Scotia," Tupper says from Los Angeles, noting his East Coast family is practically speechless over his success on the show.

"My aunts can't even speak to me - I call them ... 'Hello? Jimmy, I can't believe it. I can't believe it.'

"But just to be in that group of names is obviously the best thing that's happened to my entire career. When you get up

"But just to be in that group of names is obviously the best thing that's happened to my entire career. When you get up there and people know who you are, it's like, 'Wow, I'm here!'" Tupper says of Vallee. "One day this guy was there ... walking around set and I'm like, 'Hi, what's your name? ...'

What do you do on the film crew again?"

"And he's like, 'I met Jean-Marc at a dinner party about a

week ago and I mentioned to him that I really want to become a director and he said, "Come on set and tail me for the week."\*\*\*

Tupper says Witherspoon slyly established the bitter chemistry between their characters, who share custody of their children - before the cam-

eras even started rolling.

"She was like, 'Hi, James,' she was very pejorative, a bit caustic," he says with a laugh.

"So we would get into the scenes and we'd do them and at the very end she opened up to me in this lovely way, because she's such a sweet and earnest and open person, and we ended up now having a friendship.

"But the whole time we were doing it I wasn't quite sure. I was like, 'Uh, hi, Reese.'"

The show is making headlines for its realistic portrayal of domestic violence, based on a storyline involving the characters played by Kidman and Skarsgård.

can go, in my opinion. They don't skim the surface.... It's really gnarly."

The seventh and final instalment of *Big Little Lies* airs Sunday on HBO Canada and Tupper — who would only reveal that he and Kravitz sing in the episode — will be watching.

"It's the only time I've had a viewing party," he says. "Every Sunday a bunch of my friends come over and we order pizza and watch it." THE ASSOCIATED PRESS

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**\$82/bw\***

Finance purchase  
\$14,955  
\$0 DOWN

#### LEASE

**\$70/bw\***

Lease \$14,935

### 2017 SORENTO LX

STK: HG201078

#### CASH PURCHASE

**\$28,235\***

MSRP \$29,735  
\$<1500>  
Trading Dollars

#### FINANCE

**\$156/bw\***

Finance purchase  
\$28,435  
\$0 DOWN

#### LEASE

**\$143/bw\***

Lease \$27,735

### 2017 RIO 4 LX

STK: H6071267

#### CASH PURCHASE

**\$13,855\***

MSRP \$16,355  
\$<2500>  
Trading Dollars

#### FINANCE

**\$84/bw\***

Finance purchase  
\$15,355  
\$0 DOWN

#### LEASE

**\$86/bw\***

Lease \$15,355  
\$0 DOWN

### 2017 SOUL LX

STK: N475109

#### CASH PURCHASE

**\$18,835\***

MSRP \$19,335  
\$<500>  
Trading Dollars

#### FINANCE

**\$107/bw\***

Finance purchase  
\$18,335  
\$0 DOWN

#### LEASE

**\$97/bw\***

Lease \$18,835  
\$0 DOWN

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STK: H7221999

#### CASH PURCHASE

**\$25,435\***

MSRP \$26,435  
\$<1500>  
Trading Dollars

#### FINANCE

**\$160/bw\***

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MEET THE CONDO

## Modern residences in sought-after area

**EZRA ON RILEY PARK**



CONTRIBUTED

### Project overview

This project is a perfect fit for anyone who wants to live in a vibrant, well-established community. Buyers have a variety of floorplans to consider, including one- and two-bedroom flats and apartments, as well as luxurious penthouses.

### Housing amenities

Ezra has a fitness centre designed by Heavens Fitness, as well as The Ezra Club, a lounge with a full kitchen, two-way fireplace, soft seating area, and wine/scotch tasting area with private storage lockers for residents. There's also a fully furnished guest suite.

### Location and transit

Ezra is between 10th Street and 14th Street NW, minutes from the heart of Kensington and its boutiques, restaurants, a C-train station and Safeway. The condo development is also adjacent to the Hillhurst Community Centre, which hosts weekly farmers' markets.

### In the neighbourhood

Kensington boasts inner city living with full access to local shops, boutiques, coffee shops and major roadways as well as downtown. The best part is the ample amount of greenspace and parks in this area, including Riley Park. KRISTA SYLVESTER/FOR METRO

### NEED TO KNOW

**What:** Ezra on Riley Park

**Builder:** Birchwood Properties Corp.

**Architect:** Norr Architects

**Location:** 1234 5th Ave. NW

**Building:** Two eight-storey towers

**Model:** Microsuites, one

bedroom, two bedroom and townhomes

**Sizes:** Ranges from 352 to

1,681 square feet

**Pricing:** Ranging from \$299,000 to \$804,900

**Status:** Move into the east tower starting this summer

**Sales centre:** 1145 Kensington Cres. NW, unit 2

**Phone:** (403) 561-1911

**Email:** info@ezraonrileypark.com

**Website:** ezraonrileypark.com



### REAL ESTATE

## What's hot on the market

### 1 SHOWHOME NOW OPEN

**The Alex by Jenkins Architecture and Assured Communities Ltd.:** In the community of South Calgary, the Alex lofts are conveniently located with direct access to Calgary's most popular shopping and dining districts as well as downtown. Check out the presentation centre at 2719 14th St. SW.

### 2 NOW SELLING

**The Royal by Embassy Bosa:**

Embedded in the energetic core, The Royal is set to make an impression with 90,000 square feet of commercial space attached to what will be a 223-unit tower, the tallest in Mount Royal. Check out the presentation centre at 2001 1st Ave. NW by appointment only.

### 3 FINAL SELLOUT

**Savoy by Truman:** With two townhomes left, this is your last chance to live in Savoy by Truman. In West Hillhurst, this project is close to the Bow River pathway system and a walkable distance to downtown. Visit the presentation centre at 2001 1st Ave. NW by appointment only.

KRISTA SYLVESTER/FOR METRO

# TOP 150 FOR 150

Celebrating Canada's gifts to the world

## Xmas with mummers

HOLIDAYS

### East coast tradition is a scream

**Sean Plummer**

Christmas is a time with mom. In Newfoundland and Labrador, it's also spent with mummers.

The strange tradition of mummering (also known as "mumming" or "jannying") was likely brought to Canada's eastern shore by immigrants from Great

Britain.

Mummers wear masks — often with the horns, skins, and tails of caribou, seals, goats and sheep — and ask their neighbours to guess who they are. Guess the mumm and your guest is obliged to take off their disguise.

Some mummers bring musical instruments to entertain their hosts, and they leave when the grog is gone.

Mummers in St. John's used to parade through town during the 12 days of Christmas, but the rowdy practice, often fueled by alcohol, was outlawed in 1861.

Mummering continues sporadically today, mostly in rural communities.



Participants in St. John's Mummers Festival in November. The parade celebrates the old tradition of mummering. THE CANADIAN PRESS FILE PHOTO



The Bay of Fundy in Nova Scotia is known for having the world's highest tides. ISTOCK

## Tide's up!!

Did you know that the world's highest tides are in Nova Scotia's Bay of Fundy?

They can reach as high as 16 metres as the water travels along the 280 km of shoreline to the Minas Basin. The power of these waves is about the same as 8,000 locomotives or 25 million horses.

**SEAN PLUMMER**



TORSTAR NEWS SERVICE



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THIS SPECIAL REPORT WAS CREATED BY CONTENT SOLUTIONS, INDEPENDENT OF METRO EDITORIAL.

# It's a new financial world

NEXT STEPS

## Home ownership not as bleak as millennials may think

Liz Bruckner

According to an Ipsos global poll released earlier this year, if you're part of the millennial generation, chances are you believe your parents' generation will have led better lives than you.

A mere 27 per cent of millennials think their lives will be better than their parents', while 46 per cent suspect theirs will be worse. Half of participants in every age group believe that today's youth will have a more difficult financial experience than the previous generation.

"It's a new world in many financial respects," says Kathy Buckworth, chief family advisor for President's Choice Financial. "For a millennial, job prospects are challenging, job security is becoming a thing of the past, the standard of living is rising — it can be hard to get ahead or even just get your feet planted."

Unfortunately, job-related



**A mere 27 per cent of millennials think their lives will be better than their parents'.** iSTOCK

issues are just part of the problem. For 30-year-old Trina Jasper\*, a Toronto-based mental health case manager, it's trying to break into the housing market that's most distressing.

"My husband and I work hard — we have a combined annual income of \$85,000 — we live

frugally and save our money, but despite this my outlook on the home purchasing process is bleak," she says. "We've been watching the housing market and saving since 2014, but seeing costs rise by at least \$100,000 and more in and out of the city has made it, so we can't afford to

buy right now. We're starting to think that home ownership may not be an option for us, despite having saved \$80,000-\$100,000 for a down payment."

Buckworth understands their frustrations. "More than any generation before, millennials are informed and very well aware of

what's going on in the marketplace," she says. "It's often a situation where they'll look at the average price of a house in the city and feel like they'll never be able to afford a home. Even when living on the bare minimum and cutting unnecessary things out of the budget, it can

still seem daunting."

Still, there's hope, she says. "Sometimes starting the process of buying a home is as simple as putting your intentions into action, which involves deciphering what you can afford in terms of your comfort level, and not just what the banks tell you."

She says that often involves sitting down with a financial planner and spelling out all the costs associated with home ownership, including property taxes, insurance, maintenance fees and the like. From there, determine what your average monthly output would be, what kind of debt you can take on, and what (if any) savings you have in place for emergency purposes.

\*NAME CHANGED FOR PRIVACY

YOUR FUNDS

## Making use of that RRSP

You've spent decades diligently stocking away money into your RRSP's in order to plan for your retirement; the last thing you want to do is lose large sums of that money to taxation when it comes time to withdraw your funds.

If you want to make sure you are withdrawing your money in the most tax-efficient way possible, it pays to plan ahead and speak with a financial planner at least five years before you plan on retiring. You should develop a multi-year plan that maps out how much money you'll need and when you'll need it.

"Say to yourself: 'In x years from now, I want x dollars unregistered,'" says Paul Shelestowsky, CFP, a senior wealth advisor with Meridian Credit Union. Then work backwards to develop the best way to get the money out of your RRSP's.

The ideal scenario is to always



**You should develop a multi-year plan that maps out how much money you'll need and when you'll need to withdraw it long before that office retirement party.** iSTOCK

put money into an RRSP when you are in a high tax bracket, and take it out when you are in a low tax bracket. If your taxable income dips down one year for any reason you should take money out of your RRSP's and move it to a non-registered savings account, ideally a Tax Free Savings Account (TFSA).

I'm trying to change (the)

thought process of RRSP's last to RRSP's first," says Shelestowsky. In most cases, it makes sense to start withdrawing your RRSP funds before you actually need the money. "Many people plan to touch their RRSP funds as a last resort, and that is a mistake," adds Shelestowsky.

Since your RRSP's are taxed as income, you don't want to be left

needing to take out large yearly sums when you are in your 70s. As soon as your salary starts to decline, you should begin to take out small amounts of money each year, and move it to easily accessible and low-risk savings accounts so that you can access it tax-free when you need the money.

The most tax efficient way to get money out of your RRSP



**Paul Shelestowsky**

is when you have no taxable income, and you are withdrawing around \$10,000 annually," says Victor Lee, CFA, CPA, and member of the CFA Society Toronto. "The RRSP withdrawal would be completely tax-free in this situation." However, in the majority of situations, it is probably impossible to plan for such a perfect scenario, as most people won't be in a position to have zero taxable income.

Best-case scenarios will vary from person to person depending on their current and future expected earnings, however, the general principle is to reduce your taxable income as much



**Victor Lee**

as possible when you need to withdraw from your RRSP. "Self-employed individuals have a lot more flexibility to plan for this than employees," says Lee. He also adds that you should keep in mind that taxable income is not the same as income. "For example, income from a tax-free savings accounts is not counted as taxable income," says Lee.

If you are close to retirement age, and you have a reduced taxable income period, you should take advantage of that, and withdraw from your RRSP before your taxable income goes back up when you start getting CPP.

NANCY RIPTON



# Avoid derailing your retirement savings

## Vawn Himmelsbach

Many Canadians worry about how much money they should be saving, how much they should contribute to RSPs, and whether they'll have enough for retirement.

A retirement strategy goes beyond taking money out of RSPs (or, rather, converting an RSP into a RIF). With Canadians living longer than ever or working well past the age of 65, there's no simple formula when it comes to working out the most tax-efficient way to get money out of your RSPs when you're ready.

Financial advisors might focus

on getting you to that 'magic number. But, "you could destroy your savings if you're not careful on the next steps post-retirement and derail all those years of savings," says Paul Shelestowsky, advisor with Meridian Credit Union.

If you pass away with \$500,000 left in RSPs, that's \$500,000 in income for the estate, explains Shelestowsky. If you gift RSPs, they're taxable as income once they're cashed out. However, if you spent 10 years moving your RIFs to something non-registered like a TPSA, that allows you to gift it without a hefty tax bill.

"The average Canadian actually retires at 63.4," says Peter Bowen with Fidelity Investments Canada. "That said, there's a wide disper-

sion — some people work well past 65, some retire earlier. We can use averages to guide us, but it's the individual circumstances that are key."

For those who have a lot of money in RSPs and are subject to the old age security clawback, they may want to consider taking more money out of their RSP earlier for optimized tax efficiency.

Another strategy is pension income splitting, which is "a great tax strategy for couples who have any pension accounts," says Bowen. "That can allow us to use RIF payments to shift income from one spouse to another, and with graduated tax rates we are able to save some taxes. Similarly, CPP can be split."

Once people have maxed out their TFSAs, they may end up with savings in taxable accounts, adds Bowen. One option to consider is corporate class funds, a type of investment fund that has the potential to defer taxes outside of registered plans. Series T funds provide steady, tax-efficient cash flow — and there's still a potential for capital appreciation.

When you reach retirement, you want to collapse your RSPs into something that will generate income or protect capital, and perhaps leave some sort of legacy to your children. "Everybody's deregistration plan is going to look different," says Shelestowsky. There's no one-size-fits-all, cookie-cutter approach.



**Ideally, between 60 to 65 years of age is a great time to deregister your RSPs.** iSTOCK

Content provided by First Calgary Financial, a division of Connect First Credit Union

## Wondering How To Use Your Tax Refund? Values-Based Financial Planning Gets You To Your Goals Faster.

When we're looking at where our savings are held we care a lot about investment rates of return and deposit rates.

Each year many Canadians receive a tax refund after filing their annual taxes. This refund is effectively a loan that we've given to the government interest-free. It's an investment that we've gotten a 0% rate of return on, or even a negative return on if inflation is added to the mix.

That's the sad news. The good news is that there are lots of ways to get that tax refund working hard for you now. **It starts with assessing your financial wellness.**

What is financial wellness? Many of us can relate to following a diet or fitness regime. Your financial wellness regime needs the same sort of care, attention, and externally provided advice. Just like a health regime, the best place to start is with your goals.

The numbers are clear: 71% of people engaged in financial planning feel closer to achieving their goals\*. Values-based financial planning is an approach that aligns your personal values with your goals, and explores a range of options to help you achieve them. It looks at your entire financial picture before offering you a product.

"Everyone's financial situation is different, and every Calgarian deserves a financial plan that they can trust. At First Calgary Financial, we're advocating that sound financial advice and a comprehensive values-based financial plan need to be available to everyone, regardless of their net-worth", says Hyder Hassan, Director of Investment Services and Head of Wealth, CFP PFP EPC, at First Calgary Financial.

"Planning for the future is a sacred process. We're bringing innovation to our industry by taking a planning-first, investments-second approach to helping people achieve financial dreams and by keeping an individual's personal values at

the forefront of all of meetings and planning agendas. What matters most is that individuals start planning and saving early. It matters far more than the income that you have to work with today."

"As a credit union, we put our members' needs first. We have a mission to make money make a difference in the lives of Calgarians, and this is just one way that we aim to deliver

on that," says Hassan.

**So where should you start when considering about what to do with that tax refund?**

**1) Consider your goals:** Financial goals need to have two important aspects. They need to have a dollar value and be time-bound. For example, I want to save \$6000 in my TFSA by Dec 31, 2017. How much should you put away in a savings account, TFSA, or RRSP? What's the

best balance between short term and long term goals? Should you live your life and follow the "You only live once" model of spending or save every penny for a rainy day? Our values-based personal investment planning process can help you with more detailed calculations and values-based advice.

**2) Assess your financial wellness,** and seek out a sound financial planning partner to help you. Having an accountability financial partner will increase your financial wellness by holding you accountable on your action plan. Look for a top-ranked brokerage with a track record for offering best-in-class planning for both experienced investors and for people looking to break into the market. Look for a partner that builds relationships and thinks about your full financial picture, without product dumping on you. At First Calgary Financial we work with Qtrade to ensure our members are confident in their investment choices and have access to free specialized consultations to assess risk, allocate assets, and identify their goals prior to building an investment portfolio for them.

**3) Think about how hands on you want to be with your portfolio.** For example, do you want technology-enabled access to your investments 24 hours a day, 365 days a year? If so, you'll want to look for a partner with expertise in this area. For instance, our partners at Qtrade offer VirtualWealth - online, expert management advice with low-fees and individualized choice in both portfolios and risk levels.

**4) Consider your options for investing responsibly.** Responsible investments deliver higher annualized total returns than non-responsible investing funds 63% of the time, and provide higher returns 67% of the time on fixed income and balanced funds, while offering you the opportunity to achieve competitive returns AND make a positive impact on people, companies and the environment. Responsible investing (RI) looks at and assesses a companies' environmental, social and governance practices, such as greenhouse gas emissions, supply-chain management and workplace diversity. In Canada, more than \$1 trillion is managed using one or more RI strategies, according to the Responsible Investment Association.

If you'd like a free **Values-Based Personal Investment Plan**, contact the team at First Calgary Financial today. [FirstCalgary.com/Retire](http://FirstCalgary.com/Retire) | 403.736.4950

### Sound Financial Planning Should Be:



# Expos-eh? Montreal bid makes headway

MLB

## Investors meet league's conditions for a team: Source

A group of Montreal investors has met the conditions laid out by Major League Baseball to get a team back in the city, a source has told The Canadian Press.

"I can tell you we are no longer looking for investors and that we believe we have all the ingredients to be able to welcome a team, be it an expansion one or one that already exists," the person said on condition of anonymity.

The source said the investors have a solid financial set-up, support from two levels of government, various potential locations for a stadium as well as at least five different designs for the venue.

"We are not going to say we favour one site or another," the source said. "But it's crucial for the (eventual) site to be well served by public transit."

**2004**

The Expos left Montreal after the 2004 season and became the Washington Nationals.



The Blue Jays have annually played a pair of exhibition games at Olympic Stadium since 2014.

PAUL CHIASSON/THE CANADIAN PRESS

As for what the stadium would look like, the person said there is a lot of flexibility.

"We can choose the version we want," the source added. "There are five. They are preliminary plans and we could easily rework them once the project has been launched."

The investors are just waiting for a call from MLB commissioner Rob Manfred to get the ball rolling.

"For me, the most important element in all this is the team," the person said. "All the other areas are sufficiently advanced."

Montreal businessmen Ste-

phen Bronfman and Mitch Garber publicly revealed their commitment last year to the project, while Bronfman and Montreal Mayor Denis Coderre co-signed a 2015 letter that was sent to the 30 MLB teams as well as to Manfred. The letter spoke of Montreal's interest in rejoining the major leagues.

Manfred said last year he would like two teams added to MLB in order to make scheduling easier. But he also said that scenario had to wait until the issue of stadiums in Oakland and Tampa was settled.

THE CANADIAN PRESS

NHL

## Surging Blackhawks kick hurting Pens



Blackhawks defenceman Duncan Keith hounds the Penguins' Sidney Crosby on Wednesday. GENE J. PUSKAR/THE ASSOCIATED PRESS

Artemi Panarin and Richard Panik started a four-goal first period for Chicago, and the Blackhawks moved closer to locking up the Central Division title with a 5-1 victory over the short-handed Pittsburgh Penguins on Wednesday night.

Marcus Kruger and Marian Hossa also scored during an explosive first period as the Blackhawks moved nine points clear of second-place Minnesota with five games left in the regular season. Tanner Nero added a breakaway goal in the third. Patrick Kane had two assists to move past Sidney Crosby and into second

In Pittsburgh

<b>5</b> <b>HAWKS</b>	<b>1</b> <b>PENGUINS</b>
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place in the NHL scoring race.

Corey Crawford stopped 31 shots for Chicago, which beat the Penguins in regulation on the road for the first time since 1997.

Pittsburgh was missing injured regulars Evgeni Malkin, Kris Letang, Ron Hainsey, Jake Guentzel and Carl Hagelin.

THE CANADIAN PRESS

HOCKEY

## Granato: U.S. scores for 'women in general'

Cammi Granato's biggest victory in hockey came 12 years after she retired.

When USA Hockey and the women's national team agreed to a contract Tuesday night that ended a wage dispute, Granato couldn't put her happiness into words.

The Hockey Hall of Famer and her teammates staged a similar fight in 2000 without success, and she hopes the current team's progress paves the way for the future of women's hockey and even other sports.

"It's bigger than any victory that we've had in USA Hockey," said Granato, who won the gold medal in 1998 with the

U.S. at the first Olympics with women's hockey. "I just think it's such a positive, positive day for women's hockey, women's sports and women in general."

Granato and lawmakers, lawyers and experts see the team's agreement as a precedent-setter for other hockey teams around the world and other men's and women's athletes in the country.

Members of the U.S. women's hockey team

will now make \$3,000-\$4,000 a month with the ability to earn around \$71,000 annually and up to \$129,000 in Olympic years when combined with contributions from the U.S. Olympic Committee. THE ASSOCIATED PRESS

**It sets the stage for a major growth in the game.**

Cammi Granato

WORLD FIGURE SKATING CHAMPIONSHIPS

## Osmond comes up big in short program

There were times over the past two seasons when Kaetlyn Osmond didn't know if she would ever be able to skate again. Or if she even wanted to.

Now, the 21-year-old from Marysville, N.L., sits a mere three points behind defending champion Evgenia Medvedeva, and appears poised to capture Canada's first medal in women's singles at the world championships since Joannie Rochette won silver in 2009.



And fellow Canadian Gabrielle Daleman is right behind her.

Osmond, who broke her right fibula in September 2014, roared to a second-place finish in the short program Wednesday, while Daleman finished third in Helsinki.

Two-time world champions Meagan Duhamel and Eric Radford of Canada didn't fare so well, struggling to a surprise seventh after the short program. THE CANADIAN PRESS

Kaetlyn Osmond  
THE ASSOCIATED PRESS

**IN BRIEF**

### McMorris on road to recovery, eyes Olympics

The brother of injured Canadian snowboarding star Mark McMorris says the Olympic medallist is steadily improving in hospital following an accident in B.C.'s backcountry over the weekend.

"Right now in his head, he's going to the Olympics," McMorris's older brother Kris Letang, Ron Hainsey, Jake Guentzel and Carl Hagelin.

### Happ solid in final spring start, Jays lose to Yankees

Toronto left-hander J.A. Happ pitched four solid innings in the Blue Jays' 3-1 exhibition loss to the New York Yankees on Wednesday.

Happ allowed two hits and an earned run over four innings, striking out two and not issuing a walk.

Toronto opens its regular season Monday at Baltimore. THE CANADIAN PRESS

**MAKE IT TODAY****Crunchy Asparagus Fries**

PHOTO: MELISSA VANDENOEVER

**Ceri Marsh & Laura Keogh**  
For Metro Canada

You'll never look at asparagus the same way again after you try this crunchy version of a fry.

**Ready in 30 minutes**

Prep time: 10 minutes  
Cook time: 20 minutes  
Serves 4

**Ingredients**

- 1 bunch of fresh organic asparagus, cleaned and ends snapped off
- 1/2 cup spelt flour
- 1/4 cup panko
- 1/2 cup parmesan cheese
- 1/2 cup multi-grain bread crumbs
- 1 tsp ground garlic
- 2 eggs
- salt and pepper
- 1 tsp olive oil

**Directions**

1. Spray a baking sheet with cooking spray and set aside.

Preheat the oven to 375.  
**2.** Place spelt flour on a plate. In a wide, shallow bowl, whisk the eggs with a fork. Then mix panko, parmesan cheese, bread crumbs and garlic in another wide, shallow bowl. Now you've got your dredging station ready.

**3.** Taking three or four stalks of asparagus at a time, coat them in flour, then drop them in the egg. Finally, roll them in the panko mixture and place them on the prepared baking sheet, leaving a bit of space between them. Repeat until you've finished the entire bunch of asparagus. Sprinkle with salt and pepper.

**4.** Pop the baking sheet in the oven and bake for 15 to 20 minutes, or until the breading is golden brown and crisp.

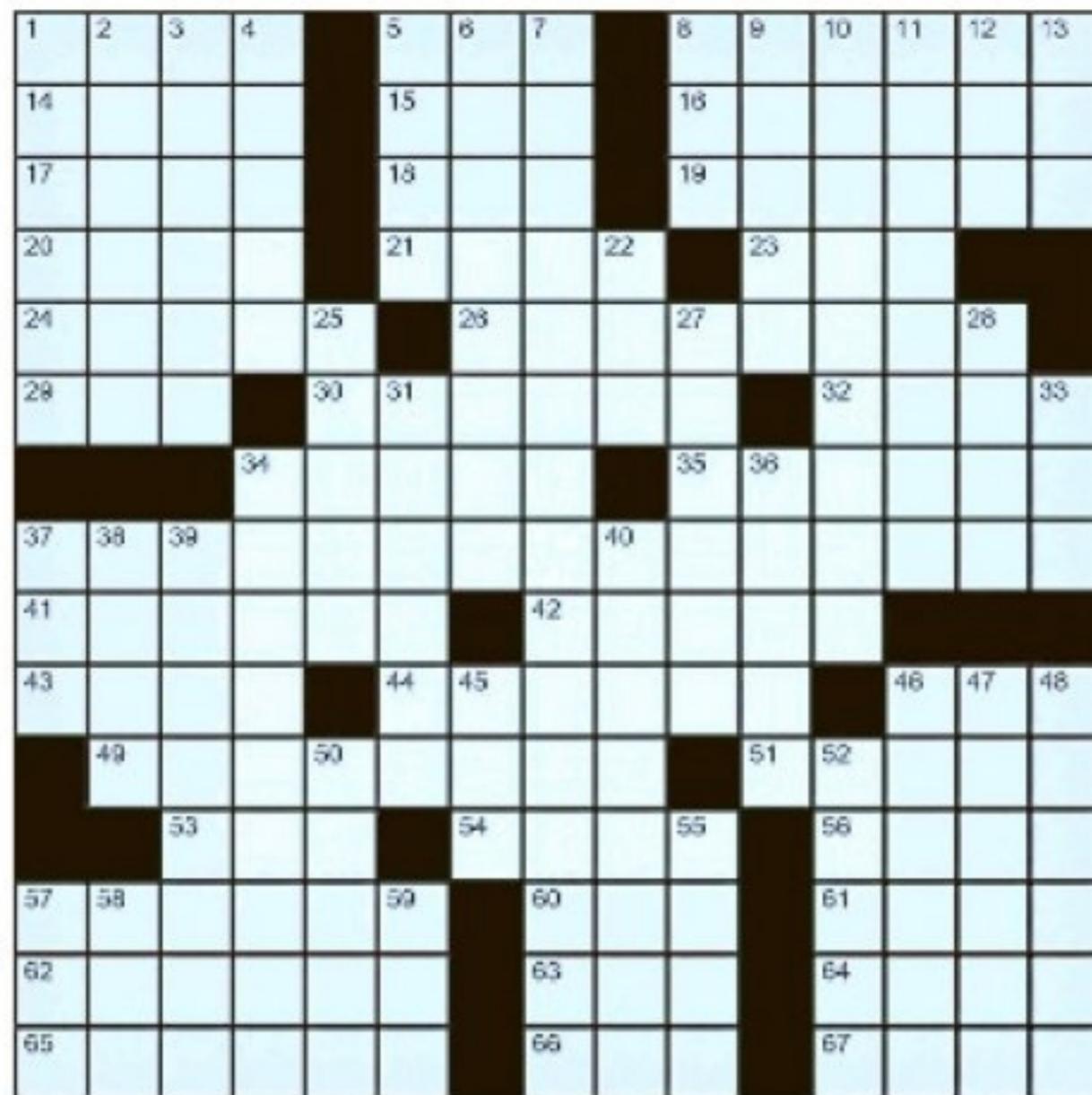
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**CROSSWORD** Canada Across and Down

BY KELLY ANN BUCHANAN

**ACROSS**

1. Prep the baking flour
5. Movie studio
8. Sophisticated sofa
14. Understood
15. "Give \_\_\_ chance!" (Come on, please!)
16. Yukon: National Park and Reserve
17. \_\_\_ of Man
18. Eggs packaging [abbr.]
19. Pro dancer of DWTS fame, Louis Van \_\_\_
20. Donkey/horse
21. "Woe \_\_\_!" (Boo-hoo!)
23. 'Dial' add-on
24. Nudges
26. Nepean, Ontario born star: 2 wds.
29. Archery wood
30. Alberta Badlands: Pillar-shaped geological formation with a flat top
32. Ark guy
34. Category
35. Policing weapons
37. Michelangelo's David of 1504 and Moses of 1515: 2 wds.
41. Texas city: 2 wds.
42. "End of the Road" by Boyz \_\_\_
43. Torch the iron
44. Victorian-style overcoat
46. Bread roll variety
49. Step all over
51. Oil \_\_\_
53. \_\_\_ degree
54. Have \_\_\_ (Taste the beverage)
56. Tomato variety
57. 'Orange' tea

**selections**

60. Belonging to Knoxville's li'l state
61. Cognizant of the confidentiality: 2 wds.
62. Better
63. Initials-sharers of Barbra Streisand's first husband

**64. Light fog**

65. David Bowie's \_\_\_ Love"
66. Q-U's middle
67. Stars in scenes

**cial customer**

3. Gent
4. Canadian wife of rocker Gene Simmons, Shannon \_\_\_
5. Gladiator's 2101 "Under the \_\_\_"
6. Becomes ticked: 2 wds.
7. Nuclear explosion or #51-Across: 2 wds.

**8. Music style**

9. \_\_\_ Gantry" (1960)
10. 2003 romantic comedy starring #26-Across and Diane Lane, "Under the \_\_\_"
11. Skin pic applier
12. Mariner's dir.
13. Tube-shaped fish
22. Rock produ-

**\* IT'S ALL IN THE STARS Your daily horoscope by Francis Drake**

**Aries** March 21 - April 20 You might have thoughts today about how to revolutionize a marriage, partnership or close friendship. Maybe these are ideas percolating in your mind for some time?

**Taurus** April 21 - May 21 Because this is a year where you can get a better job or improve your existing job, you are full of big ideas! Today some of these ideas might come to fruition.

**Gemini** May 22 - June 21 You might take a new approach to dealing with kids, as well as vacations and the time that you take for fun and pleasure. You need to balance work and play!

**Cancer** June 22 - July 23 This is the year when you can figure out how to get your dream home. Today you might have ideas about how to improve your existing home or get another one. Exciting!

**Leo** July 24 - Aug. 23 You might be surprised by the ideas you have to introduce improvements to your world. It's encouraging. New ideas lead to new results and a new future.

**Virgo** Aug. 24 - Sept. 23 Many of you see new ways of making money. Many of you also see better ways of taking care of what you already own.

**Libra** Sept. 24 - Oct. 23 It's almost as if something is in the air, because you are keen to make improvements for yourself and the world around. This is a healthy attitude!

**Scorpio** Oct. 24 - Nov. 22 Many of you have been more tuned in to your spiritual world than usual. You are aware that what goes on inside affects things that go on outside.

**Sagittarius** Nov. 23 - Dec. 21 Your relationship with a friend or perhaps a group is changing now. Fortunately, it's changing for the better; and this is a good thing.

**Capricorn** Dec. 22 - Jan. 20 This year you'll make an excellent impression on your world, especially on bosses, parents and VIPs. Today you might have ideas about how to do this.

**Aquarius** Jan. 21 - Feb. 19 Travel plans, as well as plans to get further education, are exciting! This week you might consider doing something you never thought you would do before.

**Pisces** Feb. 20 - March 20 You can improve the arrangements you have about inheritances, wills and shared property. Something will happen this year that benefits you.

**CONCEPTIS SUDOKU** by Dave Green

Every row, column and box contains 1-9

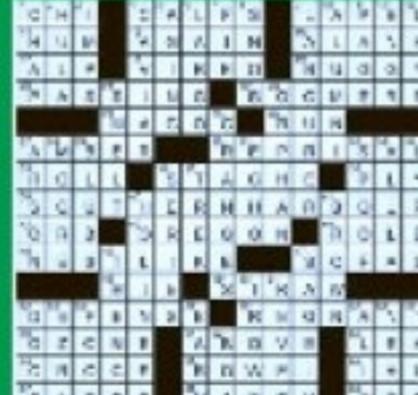
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7			5	
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	7	6	3	1

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**YESTERDAY'S ANSWERS**

Your daily crossword and Sudoku answers from the play page.

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